

BANK OF MONTREAL

	CPP Disbursement Date 11/14/2008	RSSD (Holding Company) 1231333	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$52,575	\$97,264	85.0%		
Loans	\$24,582	\$51,176	108.2%		
Construction & development	\$461	\$2,146	365.2%		
Closed-end 1-4 family residential	\$6,518	\$10,808	65.8%		
Home equity	\$4,757	\$6,130	28.9%		
Credit card	\$575	\$483	-15.9%		
Other consumer	\$4,629	\$345	-92.6%		
Commercial & Industrial	\$2,778	\$11,297	306.7%		
Commercial real estate	\$3,252	\$8,442	159.6%		
Unused commitments	\$14,704	\$22,366	52.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$725	\$5,935	718.3%		
Asset-backed securities	\$728	\$1,422	95.2%		
Other securities	\$4,315	\$5,249	21.6%		
Cash & balances due	\$15,798	\$20,140	27.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$261	\$606	132.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$240	\$587	145.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$47,015	\$83,312	77.2%		
Deposits	\$38,246	\$75,625	97.7%		
Total other borrowings	\$7,578	\$4,550	-40.0%		
FHLB advances	\$2,375	\$2,375	0.0%		
Equity					
Equity capital at quarter end	\$5,310	\$13,691	157.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$999	\$2,608	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.9%	--		
Tier 1 risk based capital ratio	15.7%	14.3%	--		
Total risk based capital ratio	17.5%	16.7%	--		
Return on equity ¹	-1.7%	6.3%	--		
Return on assets ¹	-0.2%	0.9%	--		
Net interest margin ¹	2.1%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	73.6%	38.9%	--		
Loss provision to net charge-offs (qtr)	121.9%	19.4%	--		
Net charge-offs to average loans and leases ¹	1.5%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	36.7%	16.2%	1.6%	0.3%	--
Closed-end 1-4 family residential	4.7%	4.6%	0.6%	0.4%	--
Home equity	1.8%	1.6%	0.5%	0.4%	--
Credit card	2.1%	1.1%	1.7%	1.6%	--
Other consumer	0.2%	3.3%	0.3%	0.3%	--
Commercial & Industrial	4.1%	1.9%	0.3%	0.1%	--
Commercial real estate	10.9%	7.4%	0.4%	0.2%	--
Total loans	4.6%	3.8%	0.5%	0.3%	--